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20020111892.pn.	2

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<u>L16</u>	20020111892.pn.	2	<u>L16</u>
<u>L15</u>	L14 and applications	73	<u>L15</u>
<u>L14</u>	L4 and pool\$ near2 credit	76	<u>L14</u>
<u>L13</u>	L4 and pool\$ near2 credit near2 applications	3	<u>L13</u>
<u>L12</u>	L4 and pool\$ near2 credit near2 application	3	<u>L12</u>
<u>L11</u>	L5 and pool\$ near2 credit near2 application	0	<u>L11</u>
<u>L10</u>	L9 and bid	11	<u>L10</u>
<u>L9</u>	L5 and credit near2 application	112	<u>L9</u>
<u>L8</u>	L6 and credit	70	<u>L8</u>
<u>L7</u>	L6 and lender	17	<u>L7</u>
<u>L6</u>	L5 and buyer and seller	90	<u>L6</u>
<u>L5</u>	L4 and (financ\$ or financial or financi\$) near2 applications	1189	<u>L5</u>
<u>L4</u>	(internet with exchange with portal or gateway or host)	505172	<u>L4</u>
<u>L3</u>	internet with exchange with portal	80	<u>L3</u>

L2 internet adj exchange adj portal

L1 internet with portal

7 L2
4071 L1

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L19 and 705/37	85

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<u>L20</u>	L19 and 705/37	85	<u>L20</u>
<u>L19</u>	L16 and (buy\$ and sell\$ or trad\$ or bidd\$)	978	<u>L19</u>
<u>L18</u>	L15 and ("letter of credit" or "flooring agreement")	1	<u>L18</u>
<u>L17</u>	L16 and ("letter of credit" or "flooring agreement")	1	<u>L17</u>
<u>L16</u>	L15 and application	1439	<u>L16</u>
<u>L15</u>	L1 and (credit with approval or credit near approval or credit adj approval or pre-approved near credit or pre-approval with credit or pre-approval adj credit)	1575	<u>L15</u>
<u>L14</u>	5724524.pn.	2	<u>L14</u>
<u>L13</u>	6202051.pn.	2	<u>L13</u>
<u>L12</u>	20020111892.pn.	2	<u>L12</u>
<u>L11</u>	705/38	977	<u>L11</u>
<u>L10</u>	705/37	2378	<u>L10</u>

<u>L9</u>	705/35	2357	<u>L9</u>
<u>L8</u>	L2 and (credit with approval or credit near approval or credit adj approval or pre-approved near credit or pre-approval with credit or pre-approval adj credit)	2	<u>L8</u>
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<u>L6</u>	'6260024'.pn.	1	<u>L6</u>
	<i>DB=PGPB,USPT; PLUR=YES; OP=OR</i>		
<u>L5</u>	(20010039497 6266651 6269343 6260024)! [PN]	4	<u>L5</u>
	<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>		
<u>L4</u>	('6915274')[ABPN1,NRPN,PN,TBAN,WKU]	2	<u>L4</u>
<u>L3</u>	L2 and auction	16	<u>L3</u>
<u>L2</u>	L1 and (internet with exchange with portal or internet near exchange near portal or internet adj exchange adj portal)	47	<u>L2</u>
<u>L1</u>	(business-to-business or businesstobusiness or business near business or business adj business or business with business or "b2b")	341034	<u>L1</u>

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Display:	<input style="width: 50px;" type="text" value="10"/> Documents in Display Format: <input style="width: 50px;" type="text" value="-"/> Starting with Number <input style="width: 50px;" type="text" value="1"/>
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<u>L14</u>	L4 and pool\$ near2 credit	76	<u>L14</u>
<u>L13</u>	L4 and pool\$ near2 credit near2 applications	3	<u>L13</u>
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<u>L10</u>	L9 and bid	11	<u>L10</u>
<u>L9</u>	L5 and credit near2 application	112	<u>L9</u>
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<u>L7</u>	L6 and lender	17	<u>L7</u>
<u>L6</u>	L5 and buyer and seller	90	<u>L6</u>
<u>L5</u>	L4 and (financ\$ or financial or financi\$) near2 applications	1189	<u>L5</u>
<u>L4</u>	(internet with exchange with portal or gateway or host)	505172	<u>L4</u>
<u>L3</u>	internet with exchange with portal	80	<u>L3</u>
<u>L2</u>	internet adj exchange adj portal	7	<u>L2</u>
<u>L1</u>	internet with portal	4071	<u>L1</u>

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L11 and application	30

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<u>L12</u>	L11 and application	30	<u>L12</u>
<u>L11</u>	L10 and credit	30	<u>L11</u>
<u>L10</u>	L9 and (exchange with portal or exchange near portal or exchange adj portal)	30	<u>L10</u>
<u>L9</u>	L8 and (internet or www or network)	6038	<u>L9</u>
<u>L8</u>	(credit with applications or credit near applications or credit adj applications)	8559	<u>L8</u>
<u>L7</u>	L6 and (credit with applications or credit near applications or credit adj applications)	2	<u>L7</u>
<u>L6</u>	L4 and (financia\$ or financial or finance\$)	11	<u>L6</u>
<u>L5</u>	L4 and (financia\$ or financial or finance\$) and applications	10	<u>L5</u>
<u>L4</u>	(internet or www or network) near exchange with portal	19	<u>L4</u>
<u>L3</u>	L2 and (internet or www or network) near exchange with portal	9	<u>L3</u>

<u>L2</u>	L1 and (business-to-business or business near business or business same business or business adj business or business adj business)	29556	<u>L2</u>
<u>L1</u>	(financ\$ or financial or financi\$)	87156	<u>L1</u>

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L1 and finance	4

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<u>L2</u>	L1 and finance	4	<u>L2</u>
<u>L1</u>	(internet with exchange with portal and internet near exchange near portal or "internet exchange portal")	8	<u>L1</u>

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L20: Entry 72 of 85

File: USPT

Mar 27, 2001

DOCUMENT-IDENTIFIER: US 6208979 B1

**** See image for Certificate of Correction ****

TITLE: Computer-driven information management system for selectively matching credit applicants with money lenders through a global communications network

Parent Case Text (1):

This application is a continuation application of U.S. Ser. No. 09/247,222 filed on Feb. 10, 1999, which claims the priority filing date of U.S. Provisional Patent Application Ser. No. 60/107,683 filed on Nov. 9, 1998.

Brief Summary Text (2):

The complete disclosure of this application is incorporated herein by reference. This invention relates to a computer-driven information management system for selectively matching credit applicants with money lenders through a global communications network. The system provides a criteria-based, user programmable consumer credit information distribution and reception tool with automated finance product response option capabilities.

Brief Summary Text (3):

For years, consumers have been invited by sellers and finance institutions to apply for credit (including loans and leases) in order to purchase consumer durable goods such as houses, vehicles, boats, large appliances, and the like. To obtain financing for such purchases, the consumer would fill out a credit application which would include personal information relevant to its identity and creditworthiness. This information was then distributed in some manner to a finance institution in the business of writing terms for loan or lease "products." The finance institution would research the creditworthiness of the individual using various resources and respond by phone or fax to the applicant with an "approval," pending documentation and other due diligence, or a "denial" of the application.

Brief Summary Text (4):

For purposes of this description, when a consumer sends information directly to a particular finance institution, the consumer is applying for "direct financing." When an intermediary of any sort, such as a seller of the desired goods, is used to gather and distribute applicant information to one or more finance institutions, the term "indirect financing" is used.

Brief Summary Text (5):

Indirect financing is valuable to finance institutions, sellers, and consumers alike. Finance institutions benefit from the arrangement in that they can capitalize on the "front line" presence of sellers to generate applicants for their finance products. Sellers have benefitted in two ways: one, their customer is able to obtain funds to buy their goods; and two, the finance institution will often reward the seller for sending them a new customer. The consumers benefit by obtaining financing for something they desire on terms acceptable to them.

Brief Summary Text (6):

The traditional avenues of indirect financing suffer from drawbacks and limitations. Prior to the invention, indirect financing was generally time consuming and costly, and was generally limited to an individual seller's access to

finance product resources, and its skill and effort made in finding available finance products suitable for the customer. Moreover, depending on consumer credit quality, most credit applications that a finance institution receives through indirect channels do not result in a favorable outcome for anyone and yet, based on applicable Federal regulations, finance institutions are legally required to process and either approve or deny all credit applications received. For denied credit applications, the finance institution must prepare and forward a letter to the applicant stating that the application was denied. This procedure is costly and time consuming. It is also expensive for finance institutions to develop and maintain relationships with indirect channels.

Brief Summary Text (7):

One advantage of the present invention is the creation of an automated process for applicant information distribution by indirect channels, and selective reception of this information by finance institutions. Using the data processing and transmission components of the invention, requested applicant information is keyed into the system by a seller who then creates a potential distribution pattern for this information to finance institutions having access to the system. In addition to the information entered directly by the seller, the system automatically adds certain credit history information obtained through a credit bureau to create a unique electronic profile of the applicant.

Brief Summary Text (9):

As the system receives applicant information, it checks the information for potential distribution to any finance institution having access to the system. The system constantly monitors which finance institutions are logged-in and which applicant profiles need to be distributed where. As indicated above, an applicant profile is submitted to a finance institution if the finance institution is among the seller's selected distribution pattern and the applicant profile has characteristics consistent with the finance institution's model profile.

Brief Summary Text (10):

Once a finance institution is selected for receiving a desired applicant profile, it has several options. As one option, the system allows the finance institution to automatically present the seller with a profile-specific finance product based on just the fact that the applicant profile matched its model profile. As another option, the system allows the finance institution to view the electronic profile of the applicant, but without any personal information and no credit bureau information. This abbreviated applicant profile does not constitute a "credit application" and thus, no formal approval or denial is required by the finance institution. With this option, the finance institution can have a real person more finely determine the desirability of any given applicant. Even though the model profile will rule out many applicants as undesirable, finance institutions often have human judgment factors built into their approval processes. If the human factor deems the credit applicant unacceptable, the finance institution can simply remove the applicant's profile from their view and conduct no further processing. As yet another option, the finance institution can choose to automatically download all data from any applicant profile that meets its model profile. In this case, the finance institution legally receives a credit application and must respond to the consumer in writing with either a formal approval or a denial.

Brief Summary Text (11):

According to the present invention, credit applicant information is distributed on the basis of criteria established by both sellers and finance institutions. This is a significant improvement over traditional distribution systems controlled only by sellers. With traditional systems, it is not uncommon for sellers to "broadcast fax" every credit application to every finance institution with whom they have a relationship. Since a faxed credit application landing in a fax basket constitutes "receipt" of the application, the finance institution is required to not only decipher a generally hand-written faxed document, it must also key the information

from the document into its own proprietary system, purchase a credit bureau, and then decide whether to approve or deny the application. The finance institution has no option but to do all of this once the application lands in its fax basket. As each finance institution has a varying appetite for different levels of creditworthiness, much time and effort is spent teaching sellers what type of credit applications are deemed desirable. With the present invention, this effort is unnecessary and significant processing costs are avoided.

Brief Summary Text (14):

It is another object of the invention to provide an information management system for finance institutions and credit applicants which allows sellers and credit applicants to select a potential distribution pattern for applicant information to finance institutions.

Brief Summary Text (15):

It is another object of the invention to provide an information management system for finance institutions and credit applicants which allows faster access to more credit applicant information than that of traditional systems.

Brief Summary Text (22):

It is another object of the invention to provide an information management system for finance institutions and credit applicants which provides bulletin board service for finance institutions for a direct marketing channel to sellers.

Brief Summary Text (24):

It is another object of the invention to provide an information management system for finance institutions and credit applicants which uses a three-tier application program.

Brief Summary Text (26):

It is another object of the invention to provide an information management system for finance institutions and credit applicants which uses tier-two business logic located on a wide-area network.

Drawing Description Text (3):

FIG. 1 is a flow chart illustrating one preferred application of the present invention.

Detailed Description Text (2):

Referring now specifically to the drawings, a computer-driven information management system (the "System") according to the present invention is illustrated in flow-diagram form in FIG. 1. The System is a three-tier application system with three primary subsystems or "tools": 1) the afferent distribution programming tool (ADT), 2) the efferent distribution programming tool (EDT), and 3) the automated and non-automated finance product distribution tool (FDT). The term "afferent distribution" as used herein refers to the distribution of credit applicant information inwardly from direct and indirect channels to the finance institutions, or money lenders. The term "efferent distribution" refers to the outward distribution of applications for finance products by finance institutions to sellers and applicants.

Detailed Description Text (3):

Referring to the flow diagram, a general description of the ADT begins with reference to item 1. A description of the EDT begins with reference to item 6. A description of the automated FDT begins with reference to item 11. A description of the non-automated FDT begins with reference to item 13. The following example is of an auto dealer acting as the seller in an indirect financing process.

Detailed Description Text (5):

In the present example, a customer at a car dealership desires to purchase a

vehicle using indirect financing obtained through the dealership. To access the System, the car dealer, or "seller", requires a standard tier-one computer workstation with suitable hardware and software configured to receive and distribute information through the Internet to a preconstructed system web site. The tier-one programming provides graphical user interface and application-specific entry forms or interactive windows. Other required system hardware includes a keyboard, mouse, monitor, communications equipment such as a modem, and at least one line of communication with all other users and system components. System software includes a suitable Web browser, such as Netscape Navigator or Microsoft's Internet Explorer, for navigating the networked components of the System. In addition, conventional front end I/O tools such as HTML, XHTML, JAVA, or other similar network distributable software is used to create various functional screens for end users on a global wide-area network.

Detailed Description Text (6):

Once financing is requested by the customer, the dealer connects to the system web site from his workstation, and navigates within the System to the first of a number of applicant data entry screens. The dealer enters the requested applicant data including personal, financial, and automobile information. See items 1 and 2 of the flow diagram. When this is completed, tier-two system logic prompts the dealer to select (by mouse-clicking) finance institutions who would potentially receive the applicant data (item 3). The finance institutions available for selection are those who subscribe to the System and use it as a source for obtaining credit applicant information. The dealer then mouse-clicks the on-screen "submit" button (item 4) and the applicant data is delivered to the System. Preferably, upon receipt of this data, the System automatically contacts a credit bureau and electronically imports certain employment and credit history information of the applicant using suitable tier-three application software. This information is then combined with the data entered by the dealer to create a unique electronic profile of the applicant (item 5). The applicant profile is formed using standard tier-two middleware, such as "Cold Fusion 3.1". Information typically contained in an applicant profile includes the applicant's name, social security number, address, employment information, financing information such as desired monthly payment and amount financed, and automobile information.

Detailed Description Text (8):

Referring now to item 6 of the flow diagram, to access the System, each finance institution requires at least one tier-one workstation including a computer, keyboard, mouse, monitor, communications equipment such as a modem, and at least one line of communication with all other users and system components. System software includes a Web browser for navigating the networked components of the System, and conventional front end I/O tools such as HTTM, XHTML, JAVA, or other similar network distributable tier-two applications.

Detailed Description Text (12):

Referring to items 9, 9a, and 10, as the System compares and matches applicant profiles and model profiles of finance institutions, automated global network data transmission and formatting tools are used to electronically distribute the applicant profiles to the proper finance institutions. Upon receipt, the finance institution immediately sees at its workstation, a representation of each applicant profile having characteristics matching its model profile and the dealer's distribution pattern. The finance institution does not, however, see a complete applicant profile. Instead, only selected applicant data and credit bureau information is distributed to the finance institution for preliminary consideration. Since certain personal information is omitted from this initial distribution, the finance institution has not legally received a "credit application." As a result, the System allows the finance institution to further analyze the desirability of credit applicants and make preliminary determinations of creditworthiness prior to undertaking costly credit application processing.

Detailed Description Text (14):

If the finance institution has elected to automatically distribute a preconfigured finance product application to the dealer in the event of a successful match, as discussed above, the System immediately presents a portion of the finance product to the front end screen of the dealer's workstation. See items 11 and 12. The dealer sees only a limited amount of information such as rate, term, monthly payment, amount of financing and the finance institution behind the product. If this information is agreeable to the dealer and applicant (item 18), the details of the finance product, such as its stipulations, terms, and conditions, are available by simple "drill down" operations which the dealer can do very quickly from its workstation.

Detailed Description Text (16):

Referring to items 13-17, if the finance institution has elected not to automatically distribute a finance product application through the System, further applicant profile analysis is generally undertaken manually (item 13) by persons responsible for making "human judgment" determinations of credit applicant desirability. Preferably, to avoid application processing costs and effort, the finance institution views only a portion of the applicant profile at this point. No personal data contained in the profile is made available unless requested. Thus, if the applicant profile is found to be undesirable (item 13a), it is removed from view at the workstation of the finance institution and no formal notification of an application "denial" is required.

Detailed Description Text (17):


For a more detailed manual analysis (item 14), the finance institution may elect to view a complete applicant profile including all acquired personal data of the credit applicant. In this case, by law, the finance institution has now received an application for credit and must formally respond to the applicant with an approval of credit or a rejection letter explaining why the application was denied (item 15). The finance institution may also download the complete applicant profile, and have data transferred to its own internal automated creditworthiness scoring system. These type systems generally have electronic links to credit bureaus and can make approval or rejection decisions automatically (item 16).

Detailed Description Text (20):

FIG. 2 illustrates data input/output tools applicable to the System for enabling communication between the car dealer, finance institution, and system web site "S" via the Internet. As previously described, in one application, the workstations 10 and 10' of the dealer and finance institution include a computer 12, 12', monitor 14, 14', keyboard 16, 16', and modem connection 18, 18'.

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portal

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1) *Portal* is a term, generally synonymous with *gateway*, for a World Wide Web site that is or proposes to be a major starting site for users when they get connected to the Web or that users tend to visit as an anchor site. There are general portals and specialized or niche portals. Some major general portals include Yahoo, Excite, Netscape, Lycos, CNET, Microsoft Network, and America Online's AOL.com. Examples of niche portals include Garden.com (for gardeners), Fool.com (for investors), and SearchNetworking.com (for network administrators).

A number of large access providers offer portals to the Web for their own users. Most portals have adopted the Yahoo style of content categories with a text-intensive, faster loading page that visitors will find easy to use and to return to. Companies with portal sites have attracted much stock market investor interest because portals are viewed as able to command large audiences and numbers of advertising viewers.

Typical services offered by portal sites include a directory of Web sites, a facility to search for other sites, news, weather information, e-mail, stock quotes, phone and map information, and sometimes a community forum. Excite is among the first portals to offer users the ability to create a site that is personalized for individual interests.

The term *portal space* is used to mean the total number of major sites competing to be one of the portals.

2) In fantasy games, science-fiction, and some "New Age" philosophies, a portal is a gateway to another world of the past, present, or future, or to an expanded awareness.

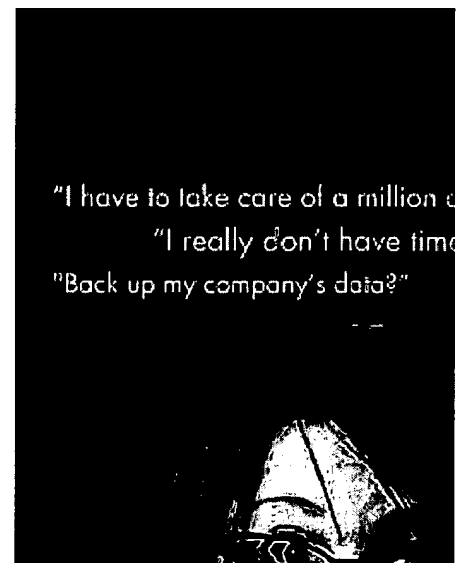
3) In 3-D graphics development, *portal rendering* is a technique that increases the effect of realism and speeds up presentation.

WHITE PAPERS

- Executive Brief: The Business Value of WebSphere Portal in an SOA
- IBM Software Group

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gateway

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A gateway is a network point that acts as an entrance to another network. On the Internet, a node or stopping point can be either a gateway node or a host (end-point) node. Both the computers of Internet users and the computers that serve pages to users are host nodes. The computers that control traffic within your company's network or at your local Internet service provider (ISP) are gateway nodes.

In the network for an enterprise, a computer server acting as a gateway node is often also acting as a proxy server and a firewall server. A gateway is often associated with both a router, which knows where to direct a given packet of data that arrives at the gateway, and a switch, which furnishes the actual path in and out of the gateway for a given packet.

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Patent Assignment Abstract of Title

Total Assignments: 2**Application #:** 09774449 **Filing Dt:** 01/30/2001**Patent #:** NONE**Issue Dt:****PCT #:** NONE**Publication #:** US20020103748**Pub Dt:** 08/01/2002**Inventors:** Rai Abhyanker, Alex Panelli, K. Suresh**Title:** System and method for consolidating financing in an internet exchange portal**Assignment: 1**

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